Having recently completed the requirements for a commercial FAA SEL instrument flight certificate, I have planned to obtain certified flight instructor/instrument instructor training. I was to do this as part of a second, retirement career, having been a physician, law and business school graduate, and military officer for many years. I must reconsider in light of the already low compensation, high costs for obtaining the rating and maintaining insurance, burdensome FAA-required recordkeeping (made worse by the proposed TSA regulation which is unlikely to accomplish its intended aims). I believe that this regulation is intended to drive out of business independent instructors and marginally profitable flight schools, leaving only the large, academic and airline-affiliated training programs which can bear the onerous burden. The increasing costs of flying small GA aircraft for pleasure or business may reverse the growth of the recently recovering small aircraft manufacturers. More old planes, less new and recurrency training, more accidents, more deaths....